

COASTAL BANKING COMPANY, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2855905	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$427	\$478	11.8%		
Loans	\$323	\$291	-10.0%		
Construction & development	\$63	\$51	-18.9%		
Closed-end 1-4 family residential	\$129	\$110	-14.6%		
Home equity	\$23	\$21	-8.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-39.6%		
Commercial & Industrial	\$10	\$15	48.6%		
Commercial real estate	\$88	\$87	-1.3%		
Unused commitments	\$18	\$16	-8.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$20	-32.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$2	-77.4%		
Cash & balances due	\$2	\$4	83.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$342	\$418	22.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$320	\$449	40.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$389	\$438	12.6%		
Deposits	\$348	\$356	2.3%		
Total other borrowings	\$37	\$77	108.7%		
FHLB advances	\$37	\$68	85.0%		
Equity					
Equity capital at quarter end	\$39	\$40	3.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.4%	--		
Tier 1 risk based capital ratio	13.2%	15.1%	--		
Total risk based capital ratio	14.5%	16.3%	--		
Return on equity ¹	-4.8%	10.5%	--		
Return on assets ¹	-0.4%	0.9%	--		
Net interest margin ¹	3.3%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	26.9%	32.8%	--		
Loss provision to net charge-offs (qtr)	46.7%	67.1%	--		
Net charge-offs to average loans and leases ¹	0.7%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.5%	17.1%	0.5%	2.5%	--
Closed-end 1-4 family residential	2.5%	1.6%	0.2%	0.3%	--
Home equity	3.8%	0.6%	0.1%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	2.8%	0.0%	0.0%	--
Commercial & Industrial	0.0%	1.2%	1.5%	0.1%	--
Commercial real estate	4.9%	5.8%	0.2%	0.0%	--
Total loans	6.9%	5.5%	0.3%	0.7%	--